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Our ref: LNR-1-PCT-US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: D. LEARNER

Group : 3622

Serial No. : 09/869,929

Filed : July 5, 2001

: Examiner : J. D.

Janvier

Title : METHOD FOR PROVIDING

CONTINUITY OF CONSUMER

Dated : 11/22/04

PURCHASE DISCOUNTS

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RESPONSE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is in response to an Office Action dated July 21, 2004 in this Application. Attached hereto are Claim Amendments and the Remarks each beginning on a separate page.

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